

Your payment would be about \$1,980 a month

at full retirement age

WANDA WORKER 456 ANYWHERE AVENUE MAINTOWN, USA 11111-1111

September 8, 2014

Your Social Security Statement

Are you thinking about retirement? Are you ready for retirement?

We have tools that can help you!

- Estimate your future retirement benefits at *socialsecurity.gov/estimator*
- Apply for retirement, spouse's, Medicare, or disability benefits at socialsecurity.gov/applyforbenefits
- And once you receive benefits, manage your benefits at socialsecurity.gov/myaccount

Your Social Security Statement tells you about how much you or your family would receive in disability, survivor, or retirement benefits. It also includes our record of your lifetime earnings. Check out your earnings history, and let us know right away if you find an error. This is important because we base your benefits on our record of your lifetime earnings.

Social Security benefits are **not intended to be your only source of income when you retire**. On average, Social Security will replace about

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Statement online anytime create a
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40 percent of your annual pre-retirement earnings. You will need other savings, investments, pensions, or retirement accounts to live comfortably when you retire.

To see your *Statement* online anytime, create a **my Social Security** account at *socialsecurity.gov/myaccount*.

Carolyn W. Colvin
Acting Commissioner

